

PATENT**Atty Docket No.: 700110076-1
App. Ser. No.: 10/045,418****IN THE CLAIMS:**

Please find a listing of the claims below. The statuses of the claims are shown in parentheses.

1. (Original) A method in a transaction system for authorizing a commercial transaction comprising:

receiving transaction-related information, including an account identifier of an account;
accessing and verifying information associated with the account;
generating an approval signal upon satisfactory verification;
contacting a communication device associated with the account;
requesting a transaction confirmation from the communication device; and
authorizing the commercial transaction on receiving the approval signal and the transaction confirmation.

2. (Previously presented) A method according to Claim 1, wherein contacting the communication device includes contacting a communication device that is verification-data protected for responding to a request for a transaction confirmation.

3. (Previously presented) A method according to Claim 2, wherein contacting the communication device that is verification-data protected includes contacting a password-protected communication device.

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4. (Previously presented) A method according to Claim 2, wherein contacting the communication device that is verification-data protected includes contacting a biometric-data protected communication device.

5. (Previously presented) A method according to Claim 1, wherein the step of requesting a transaction confirmation from the communication device includes receiving a transaction confirmation automatically generated by the communication device.

6. (Previously presented) A method according to Claim 1, wherein contacting the communication device includes contacting a communication device that supports a first password therein and wherein requesting a transaction confirmation from the communication device includes receiving a transaction confirmation generated by the communication device only if a second password received along with the transaction-related information is sent to the communication device and is verified to match the first password.

7. (Previously presented) A method according to Claim 1, wherein contacting the communication device includes contacting a communication device associated with the account via a public communication network.

8. (Previously presented) A method according to Claim 1, wherein contacting the communication device includes contacting a communication device by an authorization center in the transaction system.

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9. (Currently amended) A method according to Claim 8, wherein contacting the communication device includes a card issuer of the authorization center contacting a communication device by a card issuer of the authorization center.

10. (Currently amended) A method according to Claim 1, wherein contacting the communication device includes contacting a dedicated communication device issued by the a card issuer.

11. (Previously presented) A method according to Claim 1, wherein contacting the communication device includes contacting one of a mobile phone and a two-way pager via a public network.

12-16. (Cancelled)